User Manual Internet Banking

Introduction and Overviews

This Introduction and Overviews manual of ABN AMRO Internet Banking describes how to log on to Internet Banking, how to use your personalised Internet Banking Homepage and how to view different overviews.

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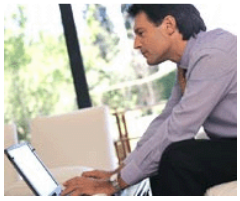


Log on

Before you log on to Internet Banking make sure you have received your e.dentifier or e.dentifier2.

If you use the e.dentifier2 to log on you can use it as a stand-alone device or connect it to your computer with an USB cable.
When you want to log on in connected mode you need to download the appropriate software (once only). Please refer to the manual on www.abnamro.nl/e.dentifier2

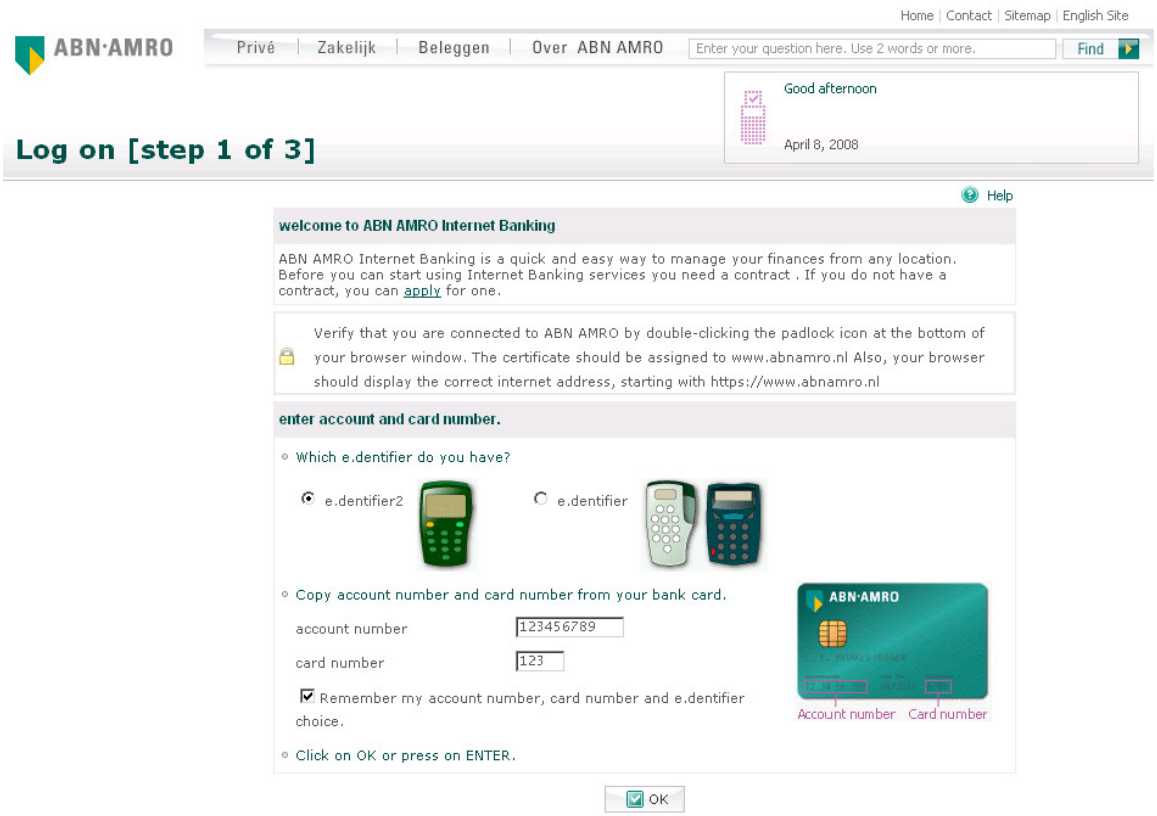
- Start **Internet** and go to the homepage of ABN AMRO.
  The ABN AMRO homepage appears.
- Click on the **English Pages** link located at the top of the screen**.**
- Under **Internet Banking** click **Log in**.

The screen **Log on [step 1 van 3]** appears.

If you use the **e.dentifier2** in *connected* mode, the Log on [step 2 of 3] screen will appear. Go to page 4 to proceed.

If you use the e.dentifier in *unconnected* mode, the Log on [step 1 of 3] screen will appear. Go to page 3 to proceed.

Logon unconnected (e.dentifier/e.dentifier2)


Home | Contact | Sitemap | English Site
ABN·AMRO
Privé | Zakelijk | Beleggen | Over ABN AMRO
Enter your question here. Use 2 words or more.
Find
Good afternoon
April 8, 2008
Log on [step 1 of 3]
Help
welcome to ABN AMRO Internet Banking
ABN AMRO Internet Banking is a quick and easy way to manage your finances from any location. Before you can start using Internet Banking services you need a contract . If you do not have a contract, you can apply for one.
Verify that you are connected to ABN AMRO by double-clicking the padlock icon at the bottom of your browser window. The certificate should be assigned to www.abnamro.nl Also, your browser should display the correct internet address, starting with https://www.abnamro.nl
enter account and card number.
Which e.dentifier do you have?
e.dentifier2
e.dentifier
Copy account number and card number from your bank card.
account number
123456789
card number
123
Remember my account number, card number and e.dentifier choice.
Account number
Card number
Click on OK or press on ENTER.
OK

Log on [step 1 of 3]

- Follow the instructions on the screen.
- Click **OK**.

The screen **log on [step 2 of 3]** will appear.

Log on [step 2 of 3]

Depending on the e.dentifier used, the log on screen for the e.dentifier or unconnected e.dentifier2 will appear.

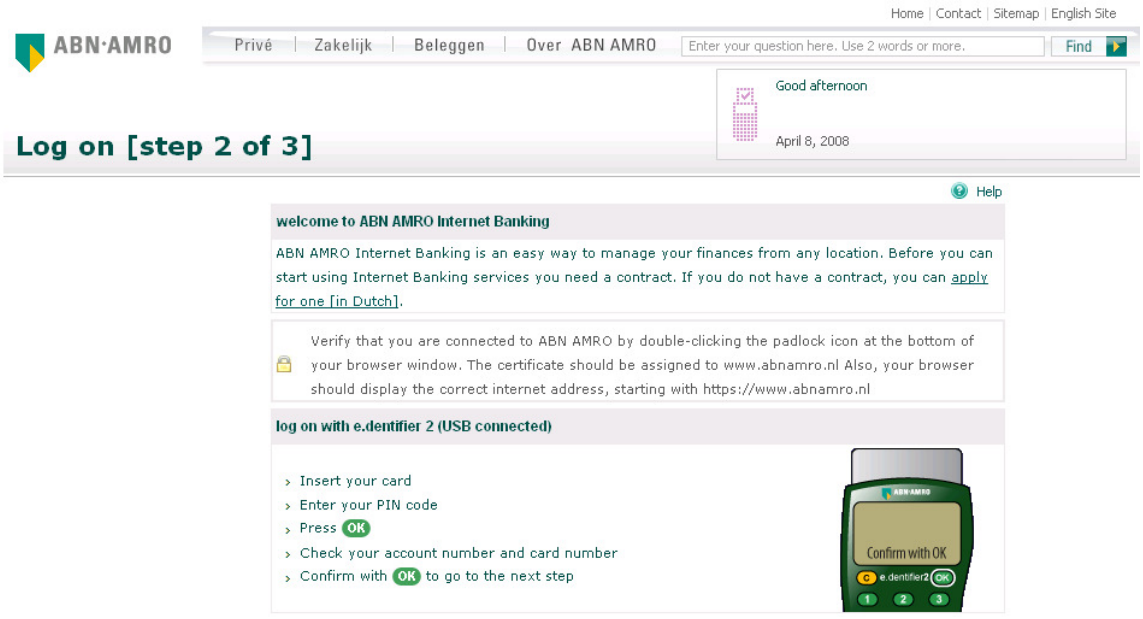
- Follow the instructions on the screen.
- Click **OK**.

Log on [step 3 of 3]

The screen **Log on [step 3 of 3]** displays information about the moment you last visited Internet Banking. General information and news about Internet Banking will also be displayed on this screen.

- To finish the log on procedure click **OK**.

Logon connected (e.dentifier2)


Home | Contact | Sitemap | English Site
ABN·AMRO
Privé | Zakelijk | Beleggen | Over ABN AMRO
Enter your question here. Use 2 words or more.
Find
Good afternoon
April 8, 2008
Log on [step 2 of 3]
Help
welcome to ABN AMRO Internet Banking
ABN AMRO Internet Banking is an easy way to manage your finances from any location. Before you can start using Internet Banking services you need a contract. If you do not have a contract, you can apply for one [in Dutch].
Verify that you are connected to ABN AMRO by double-clicking the padlock icon at the bottom of your browser window. The certificate should be assigned to www.abnamro.nl Also, your browser should display the correct internet address, starting with https://www.abnamro.nl
log on with e.dentifier 2 (USB connected)
Insert your card
Enter your PIN code
Press OK
Check your account number and card number
Confirm with OK to go to the next step
Confirm with OK
e.dentifier2
OK
1
2
3

Log on [step 2 of 3]

- Follow the instructions on the screen.
- Click **OK**.

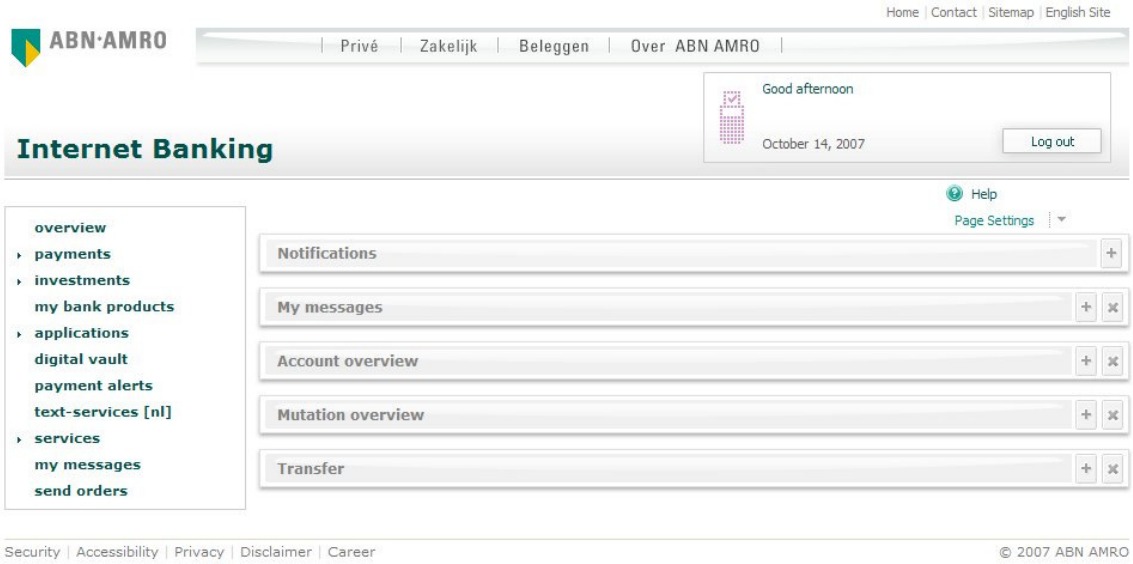
Log on [step 3 of 3]

The screen **Log on [step 3 of 3]** displays information about the moment you last visited Internet Banking. General information and news about Internet Banking will also be displayed on this screen.

- To finish the log on procedure click **OK**.

Your configurable personal Homepage

After you have logged in, your configurable personal Homepage appears. In the field at the top right of the screen, you can see the date and the Log out button to close Internet Banking safely. This field is included in every screen in Internet Banking.



Personal modules
Your personal configurable Homepage contains one or more of the modules mentioend below. Use the **+**, **x** and **–** buttons to open, close and minimise a module.

Notifications

In this module, you can see the number of orders ready to be send and general messages from the bank.

My messages

In this module, you can read your personal bankmail.

Account overview

In this module, you can see an up-to-date overview of the accounts that are included in your electronic banking contract.

Mutation overview

In this module, you can see an up-to-date overview of the withdrawals and deposits on the accounts that are included in your electronic banking contract.

Transfer

In this module, you can immediately enter a payment order.

An additional module will be available if you have a personal account manager at ABN AMRO. In this module, you will see a photograph and the contact information of your personal account manager.

Overview
At the left, you can see the Overview of the Internet Banking Menu. From here, you can access all main functions. To see the sub-functions of any main function, just click the main function or the little black arrow. For example, if you want to enter a payment order, click payments and select the required type of payment order from the submenu.

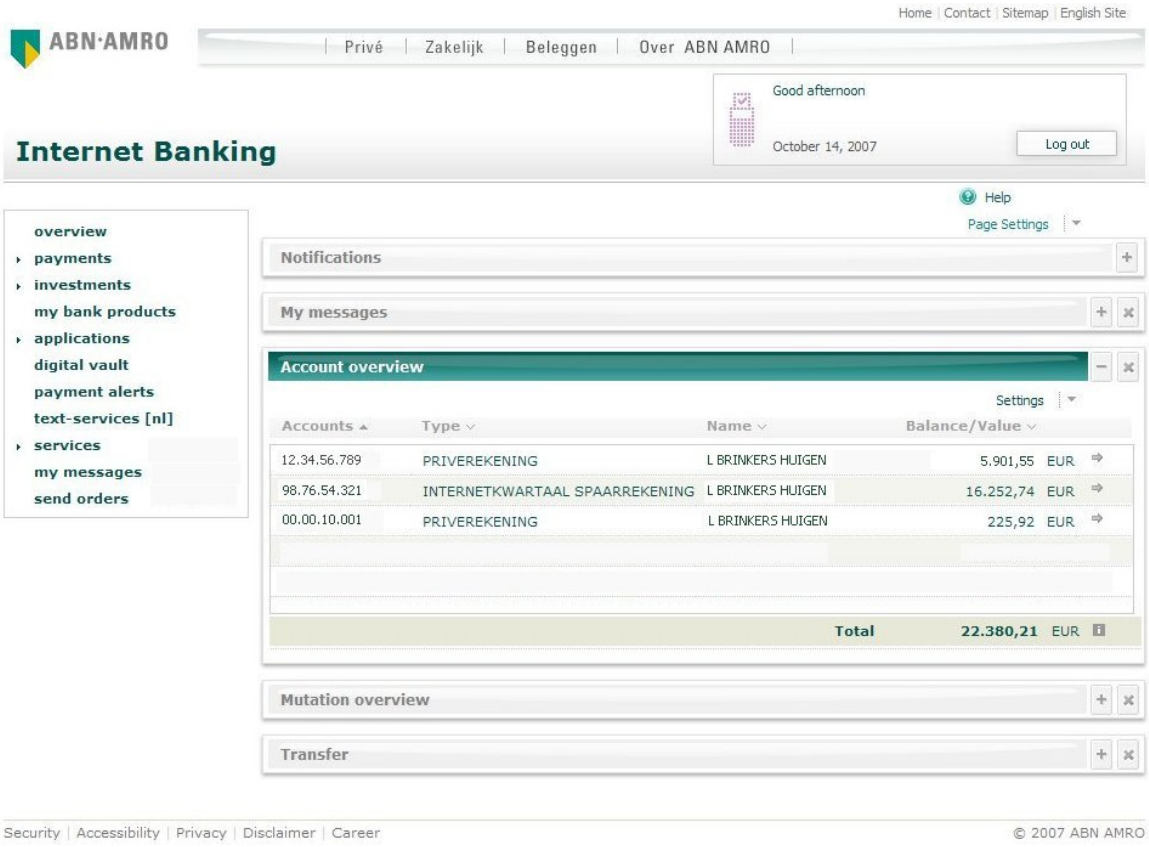
You can arrange the modules as you wish. To change the sequence, click the word or the arrow next to Page Settings. Once you have opened a module, you can click Settings to unfold the information displayed.

All changes to your configurable personal Homepage will be now saved. You can change the page as often as you wish.

Here, we assume that you will start the relevant function from a module on the configurable personal Homepage or from the Overview menu. These instructions describe how to start the function from the Overview menu.

Below, you can see an example with an explanation of the Account Overview module.

Example: Account Overview module

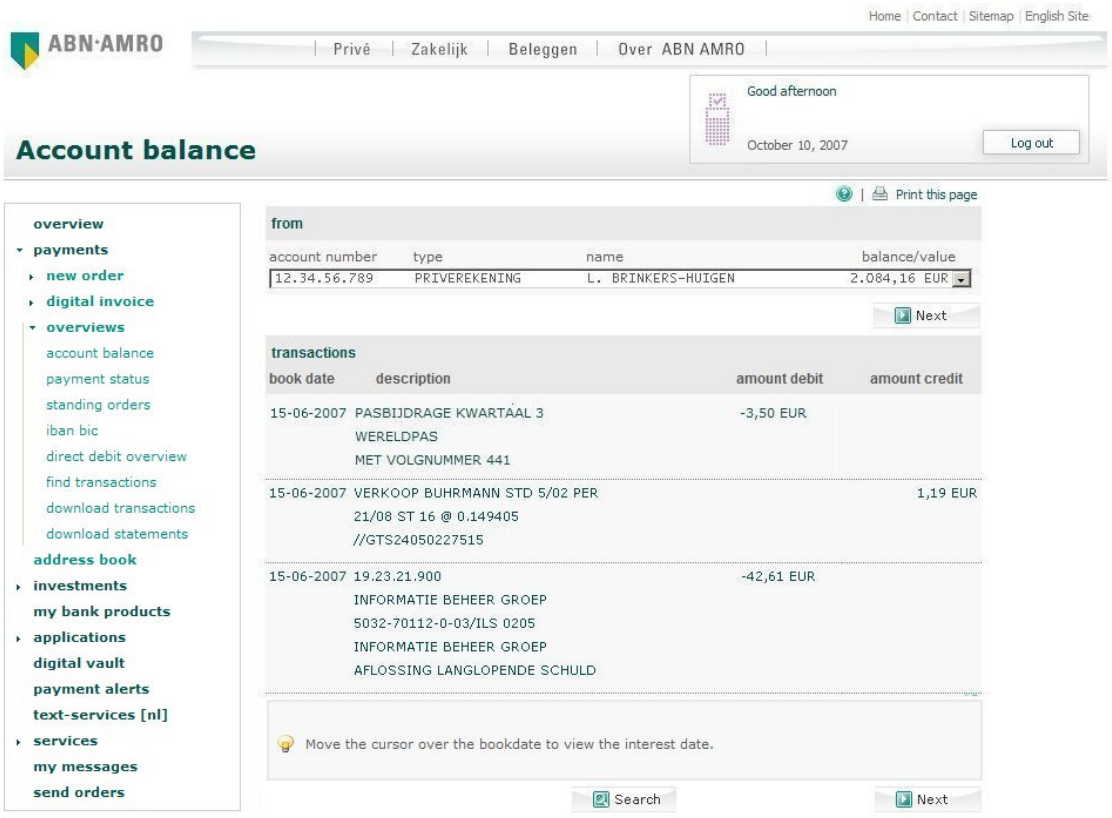


- To change the sequence in which the accounts are displayed, click the arrow next to Settings.
- Click the word Settings to define which accounts you want to see displayed in the overview and to indicate if the totals must be displayed.
- To sort the information you click a column header, for example accounts ▼to sort the account numbers.
- To go to the overview with mutations of the relevant account, click ⇨.

Similarly, you can navigate through the other modules or change the settings of a module on your configurable personal Homepage.

Account balance: how do I look it up?

- Choose **payments ➔ overviews ➔ account balance** from the menu at the left of the screen.
  The **Account balance** screen will appear:



from

By default the account balance of the account number at the top of your account selection list is shown. You will see the account number, the account type, the account name and the current balance / value. To view the balance and transactions of another account, select that account in the field **account number**.

transactions

The overview of transactions is sorted by **book date**.

The column **description** shows the available details of each transaction.
On the same line you can see the **amount credit** or **amount debit** of the transaction

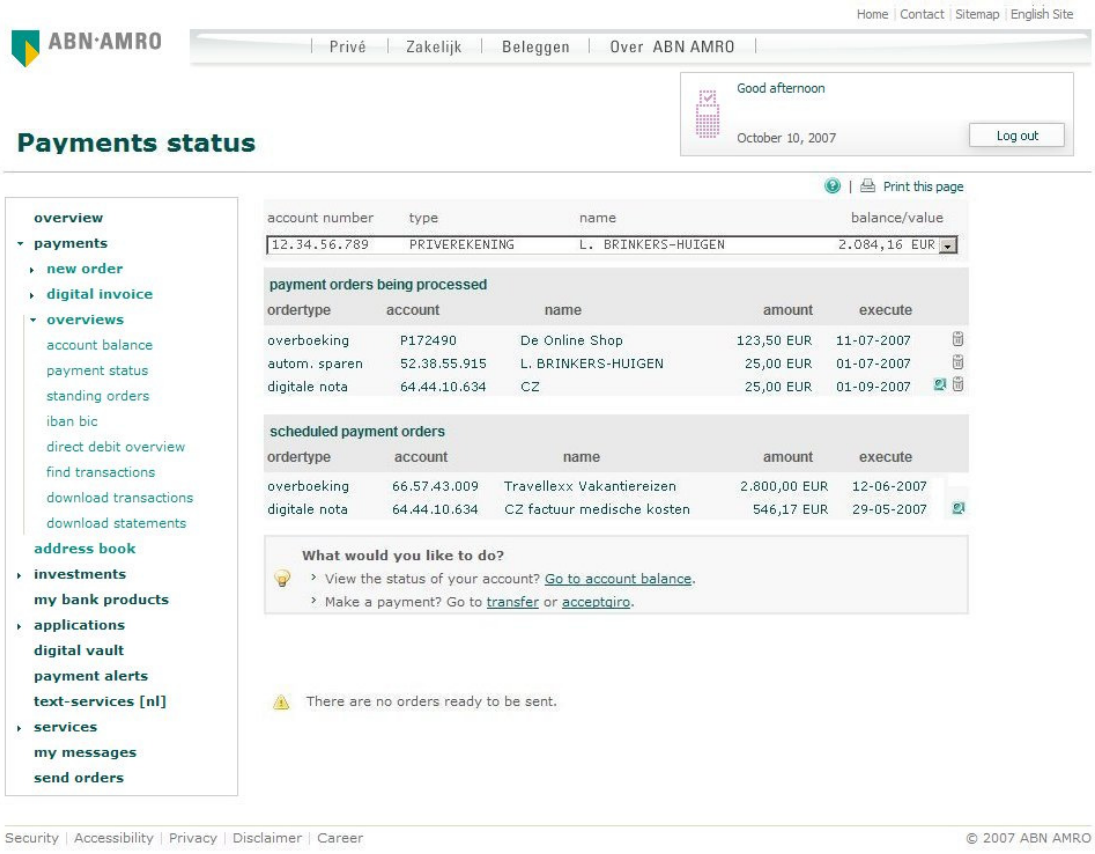
Use the right-hand scrollbar, if applicable, to display any transactions that are not yet visible.

Click **Next** at the bottom of the screen to go to the following screen with transactions for this account. In this following screen click **Previous** to return to the previous screen. Click **Search** to access the 'find transactions' function.

How can I view the sent orders that have not been executed yet?

You can get an overview of all orders sent that have not (yet) been executed, all scheduled orders and orders sent that have not been executed due, for example, to an insufficient account balance on the execution date.

- Choose **payments ➔ overviews ➔ payment status** from the Overview menu at the left of the screen. The **Payments status** screen will appear.



By default the overview will show the scheduled (not yet executed), processed and rejected domestic and foreign orders, including standing orders of the account at the top of your account selection list.

- To view the orders of another account, select that account.

scheduled payment orders / payment orders being processed / rejected payment orders

Each list of orders is sorted by execution date. The column **order type** shows the order type, e.g. acceptgiro, transfer, urgent transfer. The column **account** displays the beneficiary's account number. The **amount** column displays the amount of the order and the **execute** column displays the execution date of the order.

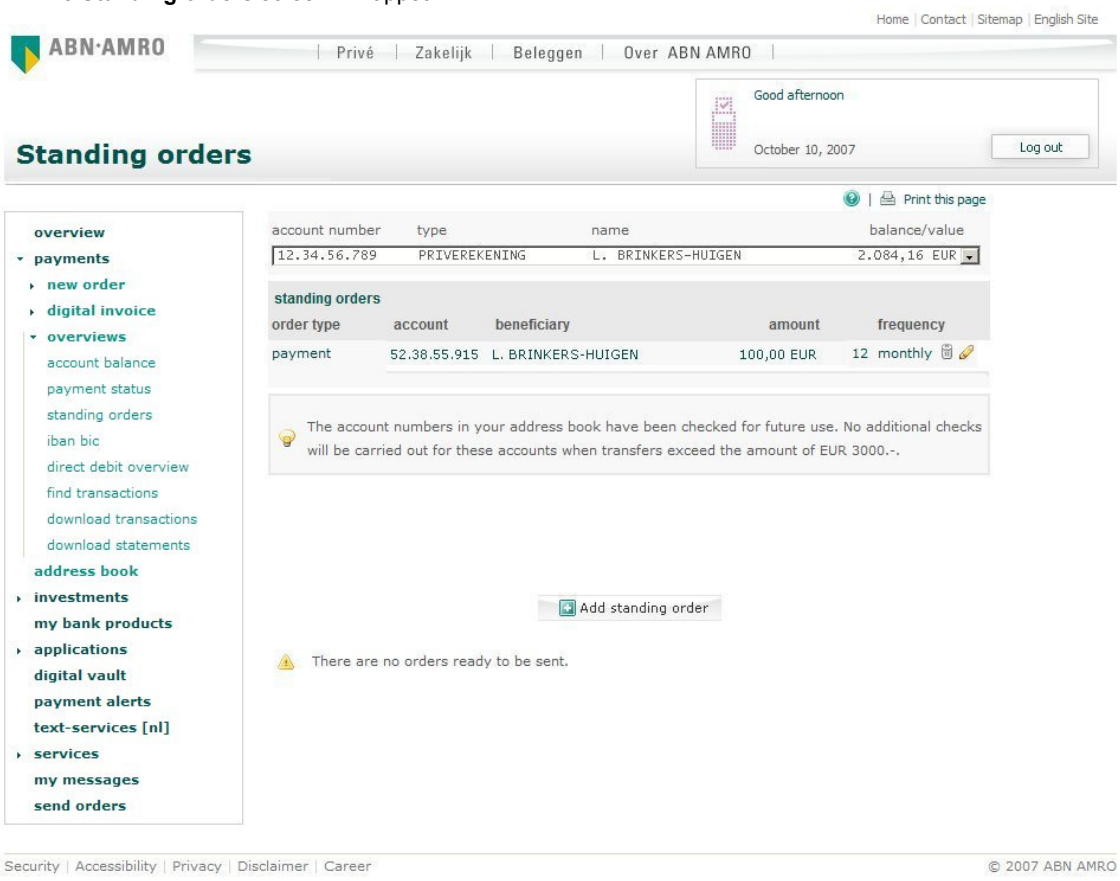
Click the **cancellation** icon to cancel a scheduled order. You then have to send a cancellation order to the bank.

Move the cursor over an order to view more details in a tool tip e.g. the reason why the order has not yet been executed.

Standing orders

You can get an overview of all active standing orders on all your accounts.

- Choose **payments ➔ overviews ➔ standing orders** from the menu at the left of the screen.
  The **Standing orders** screen will appear:



  By default the overview will show the standing orders of the account at the top of your account selection list.

- To view the standing orders of another account, select that account.

standing orders

The column **order type** shows the order type. The column **account** shows the beneficiary's account number. Under **beneficiary** the benificiary's name is shown. Under **amount** you will see the standing order amount and under **frequency** the frequency with which the standing order will be executed.

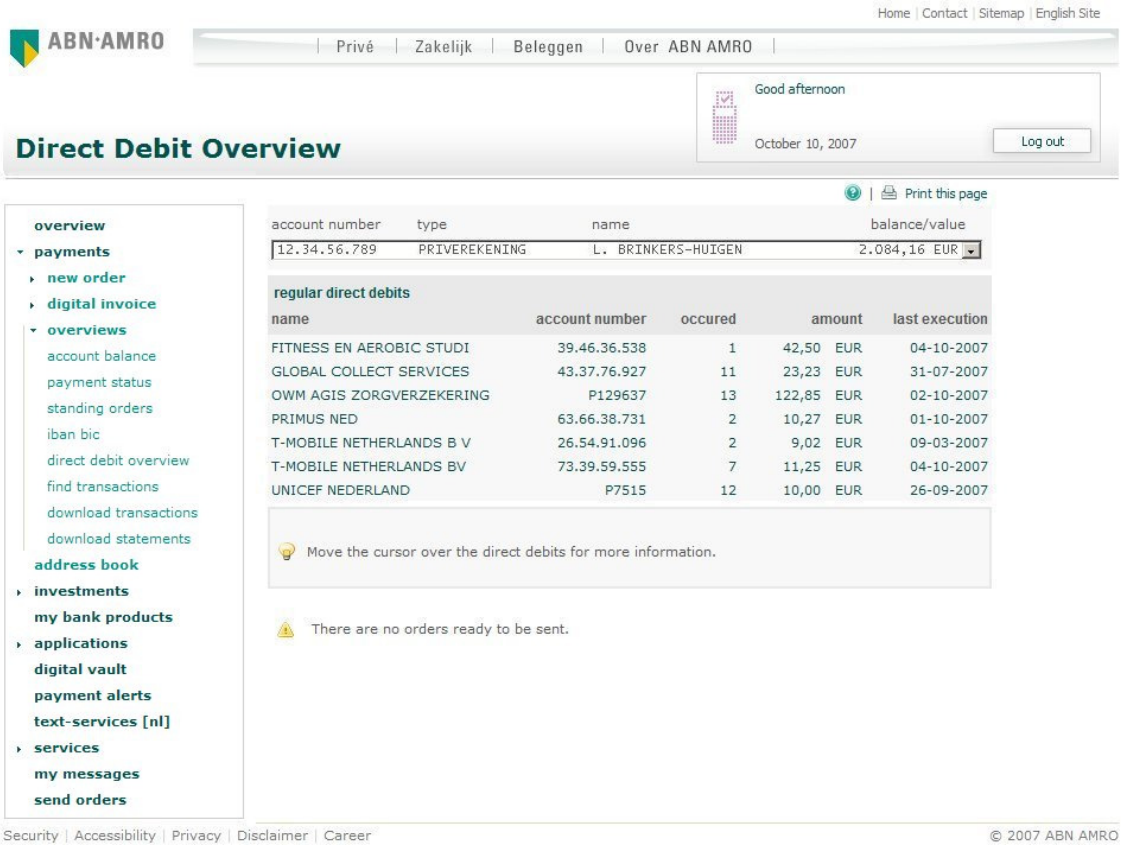
The program informs you that for transfers up and until a certain amount from certain accounts, no additional checks will be carried out.

Click **add standing order** to go to the screen in which you can add a standing order with a fixed amount or standing order with a variable amount.

Direct debits

You can get an overview of all direct debits on all your accounts.

- Choose **payments ➔ overviews ➔ direct debit overview** from the menu at the left of the screen
  The **Direct Debit Overview** screen will appear:



By default the overview will show the direct debits of the account at the top of your account selection list.

- To view the direct debits of another account, select that account.

regular direct debits / one-off direct debits

The overview shows all direct debits executed on the selected account during the last year.

Recurrent direct debits are listed at the top of the overview (regular direct debits).
Direct debits executed once only are listed at the bottom of the overview (one-off direct debits).
If an account number is no longer debited automatically, it will be shown here nevertheless, including the last execution date and the total number of direct debits.

name
institution or company name of the beneficiary.

Move your mouse over the **name** field to view details of the last execution.

account number
the beneficiary's account and the number of times the direct debit was executed during the last year.

occurred
the number of times the direct debit has yet been executed.

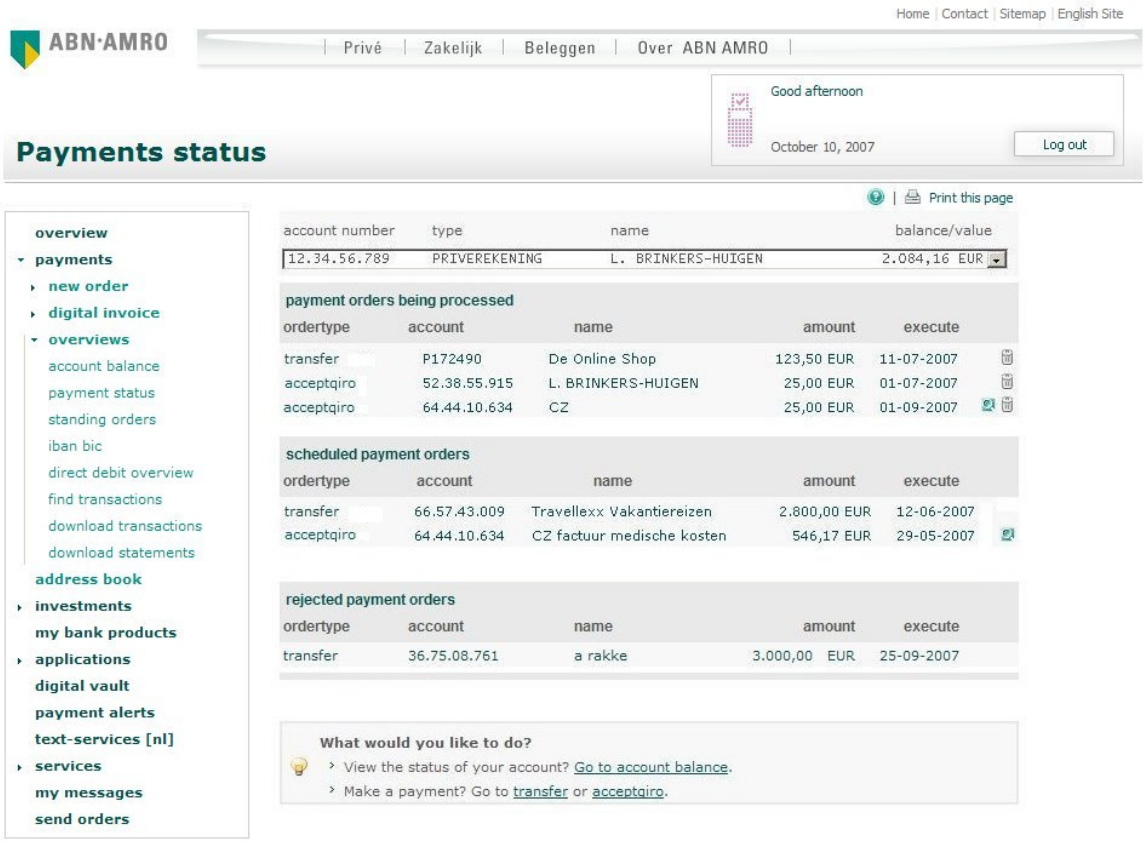
amount
the amount of the last direct debit executed.

last execution
the date on which the last direct debit was executed.

How can I check if an order sent has been rejected?

If a payment order is not listed in the account balance overview, then it will be probably have been rejected by the bank. You can check this as follows.

- Choose **payments ➔ overviews ➔ payment status** from the menu at the left of the screen
  The **Payments status** screen will appear:



By default the overview will show the scheduled (not yet executed), processed and rejected domestic and foreign orders, including standing orders of the account at the top of your account selection list.

- To view the orders of another account, select that account.

payment orders being processed / scheduled payment orders / rejected payment orders

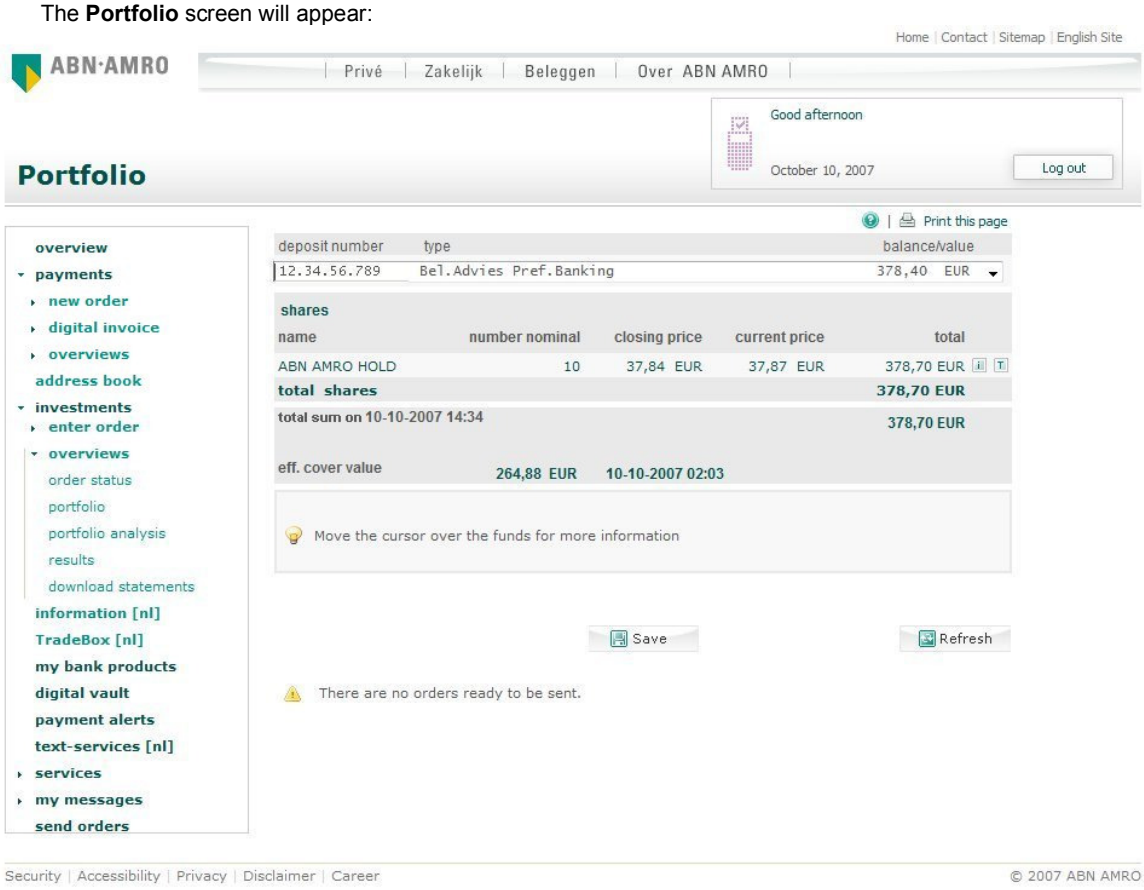
Each list of orders is sorted by execution date. The column **order type** shows the order type, e.g. acceptgiro, transfer, urgent transfer. The column **account** displays the beneficiary's account number. The **amount** column displays the amount of the order and the **execute** column displays the execution date of the order.

Click the **cancellation** icon to cancel a scheduled order. You then have to send a cancellation order to the bank.

Move the cursor over an order to view more details in a tool tip e.g. the reason the order has not yet been executed.

Portfolio: I want a general overview of all my funds

- Choose **investments ➔ overviews ➔ portfolio** from the menu at the left of the screen.
  The **Portfolio** screen will appear:



By default the overview will show the portfolio of the deposit number at the top of your deposit number selection list.

- Select another deposit number and currency as required.

all fund types

The overview displays the name, number nominal, closing price, current price and total amount in euro's for each fund type.

Additional information

- Move the cursor over the **closing price,** for example, to view the closing date.

Save portfolio data as text file

- Click **save** at the bottom of the screen. The data in this file are separated by semicolons.

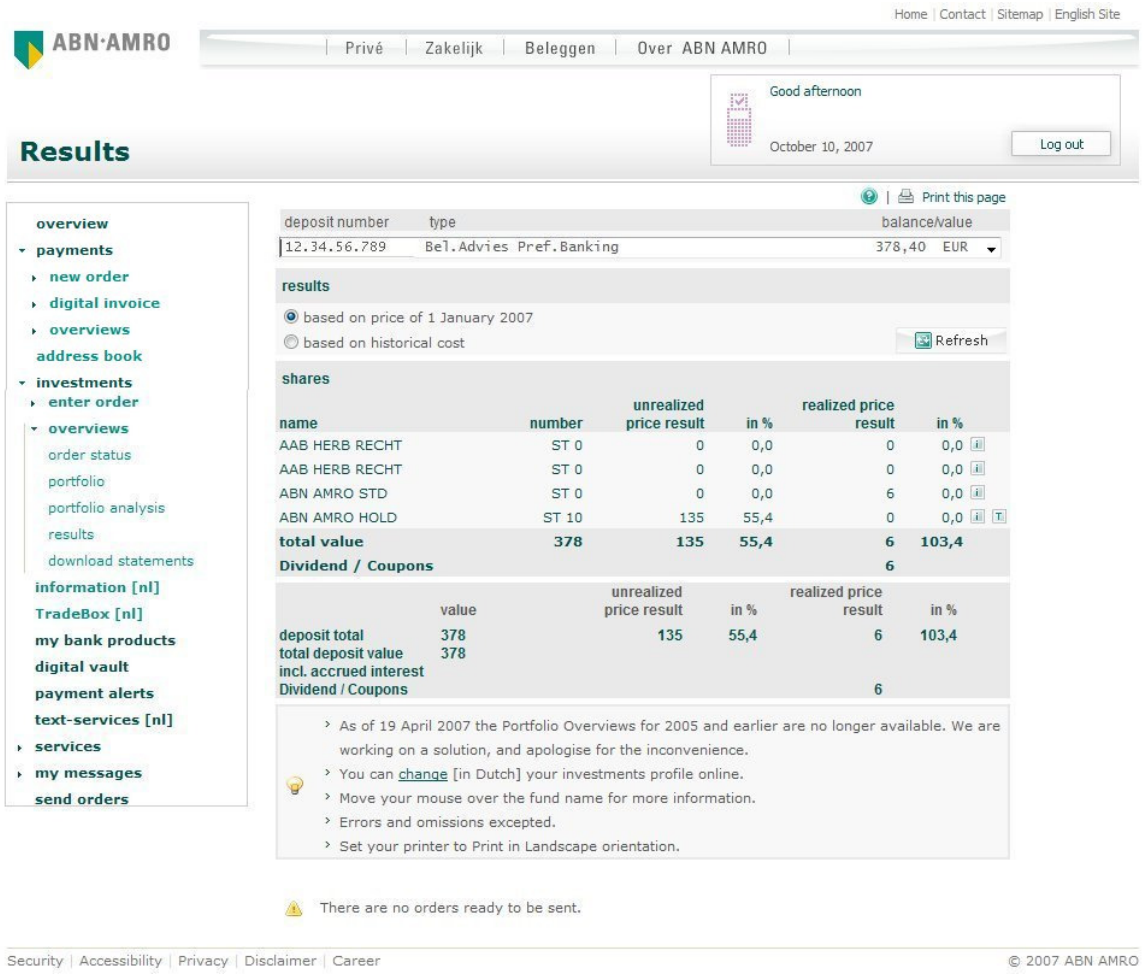
Actualize portfolio data

- Click **refresh** at the bottom of the screen to actualize the portfolio data.

If you have selected an overview of **all options in all funds**, you can see the full name and **deposit number** by moving the cursor over the **short name**. Under the total value you will see the **effective cover value** and any margin requirement of the selected deposit number.

Portfolio results actual overview

- Choose **investments ➔ overviews ➔ results** from the menu at the left of the screen.
  The **Results** screen will appear.



By default the overview will show the portfolio results of the deposit number at the top of your deposit number selection list.

- Select another deposit number as required.

results

You can draw up different overviews. Select **based on price of 1 January 200X** if you want to view the results on the first of January of the current year or select another year from the **on a previous year** selection list . You can also draw up a overview **based on historical cost** by selecting the corresponding option.

- Click **refresh** to draw up the overview.

all fund types

The following information is displayed for each fund type:

name
short name of the fund.

number
the number of units. In the case of investment orders the total of participations.

unrealized price result
result of sale at the current price.

in %
unrealized price result as a percentage of the value of the fund.

realized price result
realized price result or price loss of the sales in the current year. This is annually accrued from 1 January.

In %
realized price result as an average cost price of the units sold.

At the bottom of the screen you will see portfolio totals indicated by the **deposit total** and the **total deposit value incl. accrued interest**.

- Move the mouse over the fund name for additional information.
  You will see displayed:

name
full name of the fund.

average price per unit
the average purchase price on the basis of the last final closing price of the previous year or the year before that.

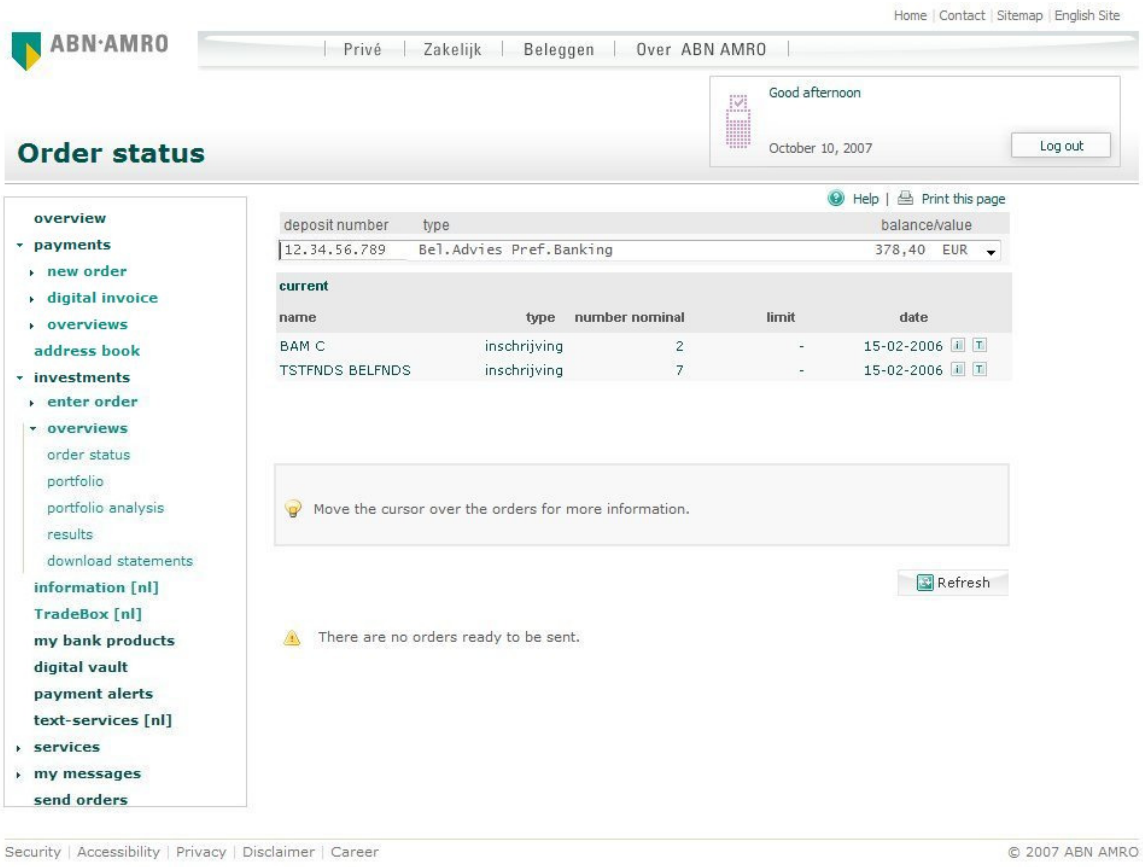
accumulated since
the date upon which the unit was included in the portfolio.

price as of - : - %
current price with a 15 minute delay.

value as of - : - EUR
the current value of the fund, calculated on the basis of number/nominal * current price.

Fund order status: I want a current overview of all orders sent

- Choose **investments ➔ overviews ➔ order status** from the menu at the left of the screen.
  The **Order status** screen will appear:



By default the overview will show the status of orders of the deposit number at the top of your selection list.

- Select another deposit number and currency as required.

For each order the short **name**, fund **type**, total **number nominal**, any **limits** and the original execution **date** will be displayed.

- For more information move the mouse over the fund name.

Short description possible order statuses:

rejected

Rejected orders or cancellation request. An order may be rejected if the balance is insufficient, for example, or if the order specifies the sale of more units than the units owned. A cancellation request can be rejected even after the order has been executed.

cancelled

Orders cancelled by the Stock Exchange.

cancellation request

Orders for which a cancellation request has been submitted via your bank, the Investment Line or Internet Banking.

cancelled

Orders definitely cancelled.

submitted

Orders submitted to ABN AMRO that have not yet been approved. Orders that cannot be offered to the Stock Exchange the same day are 'parked' until the Stock Exchange is able to accept them. These orders will be approved shortly before the Stock Exchange opens.

current

Orders that have been approved and offered to the Stock Exchange. The status of orders with a particular currency changes in the following cases:

- the order has been (partially) executed;
- the processing time has expired and the specified limit has not been realised;
- in the event of cancellation of the order, you can also cancel the outstanding part of an order partially executed.

executed

Orders that have been fully or partially executed.

other

Orders for ABN AMRO Investment Funds that have not been rejected and order statuses that occur only incidentally, such as:

- correction requests;
- amendment requests;
- amendment confirmation

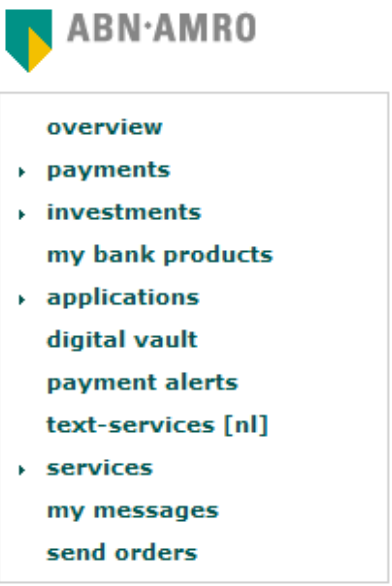
expired

Orders that have not been executed, or only partially executed, and of which the processing time has expired.

If you have selected an overview of **all options in all funds**, you can see the full name and **deposit number** by moving the cursor over the **short name**.

Click the **Cancellation** button to enter a cancellation request for orders with the status current.

Overview menu and standard buttons



To navigate through the program use the Overview Menu at the left of each screen or start the corresponding option from your Personalised Internet Banking Homepage. Also because the Back button in your Internet browser does not work for security reasons, we strongly recommend you to use your personalised Internet Banking Homepage or the Overview menu.

To see the submenu of any main function just click the green arrow to unfold it.

Make your choice by clicking the corresponding option.

This button bar is available at the bottom of each order entry screen (payments and fund orders). This example is taken from the acceptgiro entry screen. The buttons are used to validate the current entry and enter another order of the same type (**OK & New acceptgiro**), to validate the current entry and enter an order of another type (**OK & New transfer**) or to validate the current entry and send orders to the bank (**OK & Send**).

	Open Help, Print current page
	Save data and close current screen
	Save data on current screen
	Modify an entry
	Delete an entry
	Start a search action (transactions, funds)
	Go to the following screen. Available in overview screens
	Go to the previous screen. Available in overview screens
	Enter a cancellation order for an entry
	Open a fund information page
	View additional information about one of your products

	Enter a transaction for this fund
	Change the payment order date
	This order still requires a signature
	This order still requires two signatures
	This order requires three signatures